

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Bruce Pettey  
 Debtor

Case No. 16-14496-sr  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Aug 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2016.

db +Bruce Pettey, 1029 Elmwood Avenue, Sharon Hill, PA 19079-1607  
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,  
 Reading, PA 19606-0410  
 13749878 +Access Financial, 7755 Montgomery Rd, Suite 400, Cincinnati, OH 45236-4197  
 13749880 +City of Philadelphia/ Parking Tickets, P.O. Box 41819, Philadelphia, PA 19101-1819  
 13749884 +HAN Emergency Physicians, PO Box 8500-13973, Philadelphia, PA 19178-0001  
 13749885 IRS, Andover, MA 01810-9052  
 13749886 +J. Scott Watson, Esquire, 24 Regency Plaza, Glen Mills, PA 19342-1001  
 13749887 +John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123  
 13749888 +Mercy Fitzgerald Hospital, PO Box 822967, Philadelphia, PA 19182-2967  
 13749890 +PECO, PO Box 37629, Philadelphia, PA 19101-0629  
 13749889 Pa Housing Finance Age, Agency, Harrisburg, PA 17101  
 13749891 +Riddles Hospital, Mainline Health, PO Box 781242, Philadelphia, PA 19178-1242  
 13749892 +Rushmaore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708  
 13749895 +Sun East Federal CU, 4500 Pennell Rd, Aston, PA 19014-1862  
 13749897 +TekCollect Inc, PO Box 1269, Columbus, OH 43216-1269

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: aaamccclain@aol.com Aug 24 2016 01:49:54 JOHN L. MCCLAIN,  
 John L. McClain and Associates, P.O. Box 123, Narberth, PA 19072-0123  
 smg E-mail/Text: bankruptcy@phila.gov Aug 24 2016 01:50:21 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 24 2016 01:50:03  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 24 2016 01:50:19 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 24 2016 01:50:13 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13749881 +EDI: CCS.COM Aug 24 2016 01:38:00 Credit Collections Svc, PO Box 773,  
 Needham, MA 02494-0918  
 13749882 +E-mail/Text: CSIBKR@CREDITSYSTEMSINTL.COM Aug 24 2016 01:50:33  
 Credit Systems International, Inc, 1277 Country Club Lane, Fort Worth, TX 76112-2304  
 13749883 +E-mail/Text: bknotice@erccollections.com Aug 24 2016 01:50:15 ERC/Enhanced Recovery Corp,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 13763349 +E-mail/Text: bankruptcygroup@peco-energy.com Aug 24 2016 01:49:59 PECO Energy Company,  
 Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380  
 13749893 +EDI: DRIV.COM Aug 24 2016 01:38:00 Santander Consumer USA, PO Box 961245,  
 Fort Worth, TX 76161-0244  
 13759086 +EDI: DRIV.COM Aug 24 2016 01:38:00 Santander Consumer USA INC, PO BOX 560284,  
 Dallas, TX 75356-0284  
 13749894 +EDI: SWCR.COM Aug 24 2016 01:38:00 Southwest Credit Systems, 4120 International Parkway,  
 Suite 1100, Carrollton, TX 75007-1958  
 13749896 +EDI: TDBANKNORTH.COM Aug 24 2016 01:38:00 TD Bank, NA, PO Box 9547,  
 Portland, Me 04112-9547  
 13749898 +EDI: VERIZONEAST.COM Aug 24 2016 01:38:00 Verizon, 500 Technology Dr, Suite 500,  
 Weldon Spring, MO 63304-2225

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13749879\* +Bruce Pettey, 1029 Elmwood Ave, Sharon Hill, PA 19079-1607

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 25, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: dlv  
Form ID: 309I

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Aug 23, 2016

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
JOHN L. MCCLAIN on behalf of Debtor Bruce Pettey aaamccclain@aol.com, edpabankcourt@aol.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor EMC Mortgage LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

|  |                                  |             |           |
|--|----------------------------------|-------------|-----------|
| <b>Information to identify the case:</b> |                                  |             |           |
| Debtor 1                                 | <b>Bruce Petty</b>               |             |           |
|  | First Name                       | Middle Name | Last Name |
| Debtor 2<br>(Spouse, if filing)          | First Name                       | Middle Name | Last Name |
| United States Bankruptcy Court           | Eastern District of Pennsylvania |             |           |
| Case number:                             | 16-14496-sr                      |             |           |
|  | Social Security number or ITIN   | xxx-xx-1460 |           |
|  | EIN                              | -- --       |           |
|  | Social Security number or ITIN   | -- --       |           |
|  | EIN                              | -- --       |           |
|  | Date case filed for chapter      | 13 6/24/16  |           |

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|   | About Debtor 1:   | About Debtor 2:  |
|---|---|--|
| 1. Debtor's full name   | Bruce Petty   |  |
| 2. All other names used in the last 8 years   |   |  |
| 3. Address  | 1029 Elmwood Avenue<br>Sharon Hill, PA 19079  |  |
| 4. Debtor's attorney<br>Name and address  | JOHN L. MCCLAIN<br>John L. McClain and Associates<br>P.O. Box 123<br>Narberth, PA 19072-0123              | Contact phone 215-893-9357<br>Email: <a href="mailto:aaamccclain@aol.com">aaamccclain@aol.com</a>  |
| 5. Bankruptcy trustee<br>Name and address   | FREDERICK L. REIGLE<br>Chapter 13 Trustee<br>2901 St. Lawrence Ave.<br>P.O. Box 4010<br>Reading, PA 19606 | Contact phone (610)779-1313<br>Email: <a href="mailto:ecfmail@fredreigle13.com">ecfmail@fredreigle13.com</a>   |
| 6. Bankruptcy clerk's office<br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . | 900 Market Street<br>Suite 400<br>Philadelphia, PA 19107  | Office Hours: <u>Philadelphia Office</u> --<br><u>8:30 A.M. to 5:00 P.M.</u> <u>Reading Office</u><br><u>-- 8:00 A.M. to 4:30 P.M.</u><br><br>Contact phone (215)408-2800<br>Date: 8/23/16 |

**For more information, see page 2**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 11/15/16**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 12/15/16**

**Filing deadline: 12/21/16**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of 250.00 per month for 60 months. The hearing on confirmation will be held on: **10/26/16 at 10:00 AM. Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.